

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA**

Honorable Marilyn Morgan

GUIDELINES FOR REAFFIRMATION HEARINGS

The following guidelines are promulgated to provide flexibility for debtors and creditors seeking a reaffirmation hearing pursuant to § 524(c) or (d) of the Bankruptcy Code.

1. **Regular Hearings**—A courtroom reaffirmation hearing may be added to any existing calendar. Arrangements are made by calling the Courtroom Deputy, Millie McGowan, at least 7 days before the requested hearing date. Ms. McGowan can be reached at (408) 535-5004. Telephonic appearances are available using the Court's normal procedure.
2. **Special Settings**—The Court will attempt to accommodate debtors who need a courtroom hearing at a particular time. Requests for such special settings should be made to Ms. McGowan at (408) 535-5004. Telephonic appearances are available using the Court's normal procedure.
3. **Telephonic Reaffirmations**--Where circumstances warrant, the Court will conduct a reaffirmation with all parties appearing by telephone. Requests for such telephonic hearings should be made to Ms. McGowan at (408) 535-5004.